

Employee Benefit Administration and Support Services



Benefit from Experience. Experience the Benefits.

**BENEFIT
CONCEPTS**

Benefit Concepts Delivers

Quality ■ Service ■ Results

It *sounds* simple: *We do what we say*. But, in today's business world, it's not always accomplished.

At Benefit Concepts, when we make a promise, you can consider it done. Just ask our clients. We deliver on our promises. *We do what we say*.

What does that type of reliability mean to you? It means responsive service and satisfied employees. It means reaching your long term goals on time and on budget. It means planning for the future with confidence. And, often times, it means the difference between failure and success.

Benefit Concepts understands the power of a happy and appreciative work force. We know how important employee benefits are to each person at your company, and we are dedicated to providing the personalized service, benefits expertise and technological tools necessary to successfully deliver a quality benefit program to them—efficiently and cost-effectively.

When you work with Benefit Concepts, you will be satisfied. We promise.

“Benefit Concepts is truly a full service company . . . we didn't know we were lacking full service until we switched vendors and saw the difference! Thank you!”

April E. Lienau
Manager of Benefits Administration/
HIPAA Security Officer
Tecumseh Products Company



Benefit Concepts. Benefit from Experience.

We Deliver . . .

Quality Administration



For two decades, Benefit Concepts has used a dynamic combination of customized service and hi-tech innovation to make it easy for companies to offer superior benefits to their employees. In fact, ***employee benefit administration is all we do.*** With Benefit

Concepts as your partner, you gain direct access to highly experienced benefits professionals you can depend on for comprehensive benefit plan administration services.

Active Benefits

When you work with Benefit Concepts, you work with benefits experts who know how to keep your benefit program running smoothly and your employees satisfied. Here's a glimpse of the active employee benefit administration services and support Benefit Concepts offers:

- Initial Setup
 - Creation of Plan Rules
 - Development of Employee/Dependent Data Base
- Open Enrollment
- Ongoing Benefit Administration
 - New Hires
 - Job Status Changes
 - Family Status Changes
 - Terminated Employees
- Benefit History Maintenance
- Transaction Audit Trail
- Premium Billing
- Online/Real-Time Reporting
- Insurance Eligibility Processing
- Student Verification
- Call Center Support
- Administration Support
- HR/Manager Data Access

Benefit Concepts provides custom benefit administration and support services to a diverse array of clients ranging from mid-sized businesses to Fortune 500 companies.

Our clients continually reward us with tremendous customer loyalty. We are very proud of the strong, long-lasting client relationships we have established and maintained over the years.

Reimbursement Benefits

Tax-advantaged Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) are powerful tools that allow employers to cost-effectively improve their employee benefit package. However, implementing an FSA or HRA can be overwhelming due to complex administrative and legal requirements. Benefit Concepts eliminates that stumbling block by handling all aspects of FSA and HRA plan administration for you—accurately and efficiently. We provide complete, ongoing support, including:

- Plan Enrollment
- Paperless Online Claim Submission
- Daily Claim Review and Payment Processing
- Carrier Rollover Claims Processing
- Discrimination Testing

In addition, we offer a convenient Benny™ Prepaid Benefits Card option that simplifies the reimbursement process by allowing plan participants to use a “stored value” card instead of cash to pay for eligible health care expenses.

Continuation Benefits

COBRA Compliance and HIPAA Certification: Benefit Concepts provides you with immediate, reliable and cost-effective COBRA compliance and HIPAA certification services. We use an uncommon dedication to detail and precision to ensure that your benefit plans are always in compliance with applicable laws and regulations.

Retiree and Direct Billing: In keeping with our comprehensive approach to benefit administration, Benefit Concepts takes care of all aspects of retiree and direct billing. When you have an employee who is continuing their health or other insurance coverage on a self-pay basis (but not under COBRA), you can count on Benefit Concepts to handle everything for you, including:

- Notification of eligibility to continue on a self-pay basis
- Enrollment
- Billing
- Collection and Remittance of Premiums
- Eligibility File Transmission to Insurance Companies
- Termination of Coverage

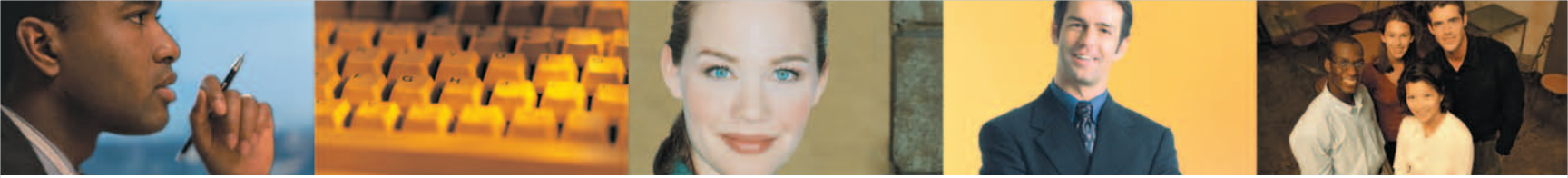
For added convenience, we also provide online payment options.

Benefit Concepts:

SAS 70

Certified Type II

As part of our continuing effort to ensure quality for our clients, Benefit Concepts obtained certification as an SAS 70 Level II-compliant provider of benefit administration outsourcing services. SAS 70 is a nationally recognized auditing standard. Such certification demonstrates that a service organization has been through a rigorous audit of its information technology procedures and administrative processes. This certification assures clients that Benefit Concepts' benefit administration outsourcing services meet and exceed standards applied under the most stringent auditing procedures.



Total Benefit Administration

If you are searching for a total benefit administration solution, Benefit Concepts is the answer. From open enrollment and ongoing benefit administration to FSA administration and COBRA compliance, our team is ready to provide you with a complete package of services that can relieve your HR and benefits professionals of many profit-draining, time-consuming duties.

Through the use of proven administrative processes developed over the past two decades and user-friendly Web self-service technology, we can help you:

- Serve growing employee populations without increasing staff;
- Provide employees with an attractive benefits package featuring tremendous choice;
- Reduce the cost of processing;
- Improve the cycle time of key processes; and
- Improve information flow to and from managers and employees.

The Power of the Web

Our self-service Web site can save you time and money by streamlining the benefits process and reducing administrative activities. At the same time, it provides employees with increased selection, convenience and service.

With separate, feature-filled portals for both participants and managers, this dynamic technology provides employees and employers alike with around-the-clock access to their benefit information.

Employee Internet Portal: Allows participants to enroll for benefits, access and update benefit information, submit FSA claims and make elections online. They can also access benefit forms and documents and other helpful information such as FAQs.

Manager Internet Portal: Enables managers to review and edit benefit and HR data, make changes as they occur, communicate easily with employees, monitor file transfers and review reports online. This portal is also used to control the content and services offered to benefit plan participants. In addition, the manager portal provides managers with the ability to design, view and print custom reports, all online, any time.

Our state-of-the-art software is designed, developed, tested and maintained by our in-house development and technology staff. Because all of our software is proprietary, we can enhance and customize our software based on the specific needs of our clients and their participants.

Benefit Concepts' self-service Web site can be customized and branded for your company. You select the level of access and services that is optimum for your needs, objectives and budget.

AsantServe
BENEFIT CONCEPTS

Problems accessing our site? [Click here.](#)

VeriSign
Secured

Best viewed in
Internet Explorer
6.0+ at 1024x768
screen resolution.

Download
Internet Explorer
Now!

This site works best
with Adobe®
Reader® 7.0

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Frequently Asked Questions

Do employers need to install anything on their employees' computers to use Benefit Concepts' self-service system?

No. Our self-service technology consists of Web-based components. Internet access is all that is needed.

Can employers still use the self-service technology even if all of their employees do not have Internet access?

Absolutely. Employees without Web access can simply call our participant call center to enroll and access their benefit information.

Do employers need to eliminate their HRIS or payroll platform to use the self-service technology?

No. In fact, our technology is designed to interface with payroll, HRIS and legacy systems so employers can maximize the effectiveness of their current systems.

What payroll and HRIS systems can Benefit Concepts interface with?

We can interface with any payroll or HRIS system that has importing and exporting capabilities. We have worked with employers using Lawson, PeopleSoft, SAP, Oracle, ADP, Ceridian and ABRA, to name a few.

What measures have been taken to secure the data collected and maintained online?

Our security measures meet or exceed industry standards and include a fail-over hardware-based firewall system, transmission encryption, network protection and physical security for our private servers.

Do you provide call center support?

Yes. Our dedicated, in-house call center provides real-time support to all benefit program participants.

How long does a typical active benefits implementation take?

Our programs are built for rapid implementation. Benefit Concepts generally asks for a 120-day implementation cycle. This includes an implementation meeting, data gathering, testing, communications, and full production.

What size employer does Benefit Concepts best serve?

Benefit Concepts is capable of reducing HR and benefits workloads and administrative expenses for mid-sized to large employers ranging in size from a few hundred employees to more than 100,000.

Benefit Concepts' in-house call center provides effective, real-time support that facilitates the benefits process and puts employees at ease.

We Deliver . . .

Superior Service



In order to ensure personalized, professional and responsive service, we assign a dedicated team to each of our clients. **Your Benefit Concepts team will get to know your employees, your benefits plans and your corporate culture** so they will be able to provide customized

benefit solutions that make sense for your company. Your team will also be your direct resource for rapid responses to any questions or requests.

Your Administration Team

Client Relationship Manager: Your Client Relationship manager oversees your account and is the primary person responsible for your satisfaction with our service.

- Provides regular communication through frequent face-to-face meetings and detailed reporting
- Consults with you to uncover critical needs and to propose solutions
- Manages timelines for project completion

Team Leader: The Team Leader is responsible for the day-to-day operations of your Benefit Concepts team within the Administrative Services Department.

- Supervises the daily workflow of the team
- Resolves complex issues pertaining to benefits administration

Senior Benefits Administrator: This individual guides the workflow of your team.

- Handles administration of COBRA, reimbursement accounts and flexible benefit plans
- Provides technical expertise regarding benefits administration issues/questions

Benefits Administrator: Your direct link to Benefit Concepts. A single point of contact that handles your day-to-day needs.

Customer Service Representatives: When one of your employees needs assistance, they may speak with one of our highly-trained Customer Service Representatives. The CSR will answer the employee's questions and provide effective, immediate support that facilitates the benefits process and puts the employee at ease.

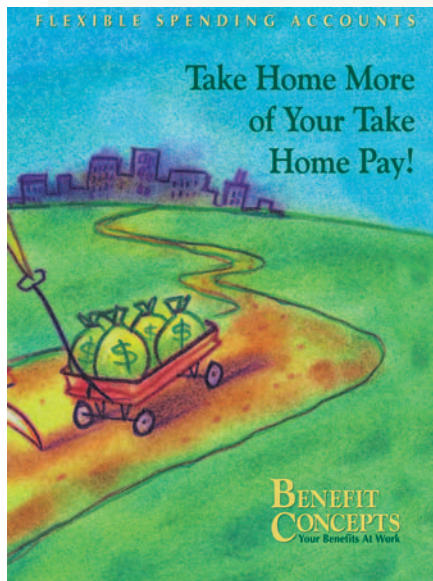
"We are very satisfied with the support we receive from our Benefit Concepts account team. They give immediate attention to issues that arise and bring any problem to a quick resolution. That allows our HR Service Center to respond to our participants in a timely manner and to their satisfaction."

Brenda K. Ottobre
Sr. Benefits Consultant
American Electric Power

Whether we are working with a large corporation or a mid-size company, our commitment always remains the same: professional service and client satisfaction.

Delivering the Right Message

A company's benefit program will succeed only if its employees understand the benefits and appreciate their value. To promote participation, Benefit Concepts provides attractive, user-friendly communications that educate employees and simplify enrollment.



AVANTSERVE ENROLLMENT WORKSHEET

Your Personalized Worksheet

HEALTH CARE SPENDING ACCOUNT

The Easy Way to Save!

It's simple... no guesswork... no risk... no hassle.

Using the Bonus® Prepaid HealthCare Card is the quick and convenient way to save money by paying for qualified health care expenses with pre-tax dollars.

Getting Started

You'll always take the time and trouble to pay for your health care expenses with pre-tax dollars. You'll save money on your Bonus® Prepaid HealthCare Card balance with pre-tax dollars.

How It Works

Prepaid HealthCare Card allows you to pay for qualified health care expenses with pre-tax dollars. You'll always take the time and trouble to pay for your health care expenses with pre-tax dollars. You'll save money on your Bonus® Prepaid HealthCare Card balance with pre-tax dollars.

How It Works

Prepaid HealthCare Card allows you to pay for qualified health care expenses with pre-tax dollars. You'll always take the time and trouble to pay for your health care expenses with pre-tax dollars. You'll save money on your Bonus® Prepaid HealthCare Card balance with pre-tax dollars.

Benefits and Savings

Prepaid HealthCare Card allows you to pay for qualified health care expenses with pre-tax dollars. You'll always take the time and trouble to pay for your health care expenses with pre-tax dollars. You'll save money on your Bonus® Prepaid HealthCare Card balance with pre-tax dollars.

Questions? Visit www.benefitconcepts.com or call Benefit Concepts at the number listed on the back of your Bonus® Prepaid HealthCare Card.

It's as easy as 1-2-3...

- Sign up for your company's Health Care Spending Account benefit.
- Receive your Bonus® Prepaid HealthCare Card and activate it at www.benefitconcepts.com.
- Use your Bonus® Prepaid HealthCare Card to pay for eligible health care expenses with pre-tax dollars!

DEPENDENT CARE SPENDING ACCOUNT

Questions and Answers

Do you have dependent care expenses? Would you like to save money on taxes? If you answered yes to these questions, then about time a few minutes to review the Q&A below and the worksheet on the back to learn how you can benefit your dependent care expenses.

Searching for Savings!

This worksheet will help you estimate the tax savings you can enjoy by using your Health Care Flexible Spending Account. Begin by using the Estimating Your Eligible Expenses chart to the left to estimate the eligible expenses that you'll be allowed to use for your dependent care expenses during the plan year. Then, use the chart on the right to calculate your potential savings. Every eligible expense you find means more tax savings for you. Remember, though, to be conservative since any money left in an FSA at the end of the year must be forfeited.

ESTIMATING YOUR ELIGIBLE EXPENSES	YOUR FSA AT WORK																																							
Deductibles Medical, dental, hearing, vision Copayments, Coinsurance Charges in excess of "reasonable and customary" (e.g. the difference between a private and a non-private hospital room) Dental Expenses Vision Expenses Hearing Expenses Medical Expenses Total Estimated Health Care Expenses	Estimated Health Care Expenses \$ Multiply by X % Tax Savings \$ Tax Rate* Approximate rates based on 2017 federal tax rates, 7% state tax and 2017 FICA rates. Your exact rate may vary. <table border="1"> <thead> <tr> <th>TAXABLE INCOME</th> <th>SINGLE</th> <th>MARRIED</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 7,825</td> <td>22.7%</td> <td>22.7%</td> </tr> <tr> <td>\$ 7,826 - 15,150</td> <td>27.7%</td> <td>22.7%</td> </tr> <tr> <td>\$ 15,151 - 31,500</td> <td>27.7%</td> <td>27.7%</td> </tr> <tr> <td>\$ 31,501 - 47,100</td> <td>32.7%</td> <td>27.7%</td> </tr> <tr> <td>\$ 47,101 - 63,300</td> <td>37.7%</td> <td>32.7%</td> </tr> <tr> <td>\$ 63,301 - 80,100</td> <td>42.7%</td> <td>37.7%</td> </tr> <tr> <td>\$ 80,101 - 97,500</td> <td>47.7%</td> <td>42.7%</td> </tr> <tr> <td>\$ 97,501 - 124,500</td> <td>52.7%</td> <td>47.7%</td> </tr> <tr> <td>\$ 124,501 - 151,500</td> <td>57.7%</td> <td>52.7%</td> </tr> <tr> <td>\$ 151,501 - 194,000</td> <td>62.7%</td> <td>57.7%</td> </tr> <tr> <td>\$ 194,001 - 241,500</td> <td>67.7%</td> <td>62.7%</td> </tr> <tr> <td>\$ 241,501 and up</td> <td>72.7%</td> <td>67.7%</td> </tr> </tbody> </table>	TAXABLE INCOME	SINGLE	MARRIED	\$ 0 - 7,825	22.7%	22.7%	\$ 7,826 - 15,150	27.7%	22.7%	\$ 15,151 - 31,500	27.7%	27.7%	\$ 31,501 - 47,100	32.7%	27.7%	\$ 47,101 - 63,300	37.7%	32.7%	\$ 63,301 - 80,100	42.7%	37.7%	\$ 80,101 - 97,500	47.7%	42.7%	\$ 97,501 - 124,500	52.7%	47.7%	\$ 124,501 - 151,500	57.7%	52.7%	\$ 151,501 - 194,000	62.7%	57.7%	\$ 194,001 - 241,500	67.7%	62.7%	\$ 241,501 and up	72.7%	67.7%
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* For estimation purposes only. Please consult your tax advisor.

Visit us at www.benefitconcepts.com to learn more about how we can benefit your company.

We Deliver . . . Results



When companies need benefits experts who can convert complex problems into workable solutions, they seek us out. That's because we've built a national reputation as a company that uses creativity and flexibility to handle the toughest employee benefit challenges. Here are a few Benefit Concepts success stories:

Client Profile: State university with more than 2,000 employees.

Situation Snapshot: After learning that it's selected vendor could not deliver the required customized enrollment solution, the university contacted Benefit Concepts about our Total Benefit Administration solution. With only four months until the "Go Live Date," Benefit Concepts was selected as the new vendor.

Result: By open enrollment, the new system was fully tested and ready for all participants to make their benefits elections.

Client Profile: Diversified manufacturing company with 10,000 employees.

Situation Snapshot: This rapidly growing company needed a vendor to provide a centralized employee, dependent and benefit election database, as well as open and ongoing enrollment.

Result: Benefit Concepts created customized electronic eligibility reporting interfaces for five insurance carriers and implemented a premium billing and reconciliation system . . . all within four months.

Client Profile: Global manufacturing company with 20,000 employees.

Situation Snapshot: After previous disappointments with COBRA vendors, this company conducted a nationwide search to select a company to handle its COBRA administration. They could not afford to make another mistake.

Result: Benefit Concepts was selected and implemented a plan that met all client specifications and deadlines.

Client Profile: A multi-national corporation with more than 20,000 employees.

Situation Snapshot: On a tight schedule, this major corporation chose to move its Flexible Spending Account (FSA) program from a carrier-sponsored plan to Benefit Concepts. To provide continuity of benefits to the corporation's 20,000+ employees, a carrier rollover payment arrangement had to be established by the "Go Live Date."

Result: The transition went flawlessly and all FSA participants continued receiving their reimbursements without delay.

At Benefit Concepts, our mission is to simplify the complex world of employee benefit program administration and deliver the benefits people need efficiently and effectively. Please call us for a free consultation to learn how we can help you.

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